

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF OREGON
PORTLAND DIVISION

PAUL MEUNIER,

Plaintiff,

v.

**THE NORTHWESTERN MUTUAL LIFE
INSURANCE COMPANY,**

Defendant.

MOSMAN, J.,

No. 3:12-cv-01005-JE

OPINION AND ORDER

On June 18, 2014, Magistrate Judge Jelderks issued his Findings and Recommendation [61], recommending Plaintiff's Motion for a Determination that there is an Unconscionable Contract Term in the Disability Insurance Policies issued by Defendant [44] be DENIED and Defendant's Motion for Summary Judgment [48] should be GRANTED. No objections to the Findings and Recommendation were filed.

DISCUSSION

The magistrate judge makes only recommendations to the court, to which any party may file written objections. The court is not bound by the recommendations of the magistrate judge, but retains responsibility for making the final determination. The court is generally required to make a de novo determination regarding those portions of the report or specified findings or recommendation as to which an objection is made. 28 U.S.C. § 636(b)(1)(C). However, the court

is not required to review, de novo or under any other standard, the factual or legal conclusions of the magistrate judge as to those portions of the F&R to which no objections are addressed. *See Thomas v. Arn*, 474 U.S. 140, 149 (1985); *United States v. Reyna-Tapia*, 328 F.3d 1114, 1121 (9th Cir. 2003). While the level of scrutiny under which I am required to review the F&R depends on whether or not objections have been filed, in either case, I am free to accept, reject, or modify any part of the F&R. 28 U.S.C. § 636(b)(1)(C).

Upon review, I agree with Judge Jelderks' recommendation and I ADOPT the F&R [61] as my own opinion.

IT IS SO ORDERED.

DATED this 24th day of September, 2014.

/s/ Michael W. Mosman
MICHAEL W. MOSMAN
United States District Judge